

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Marc Julien  
Debtor

Case No. 20-00544-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 25, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:**

Recip ID	Recipient Name and Address
db	+ Marc Julien, 882 Fawn View Road, Brodheadsville, PA 18322-7042
5301467	+ DOYLE & HOEFS LLC, 2043 SPRINGWOOD ROAD, YORK, PA 17403-4836

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Mar 25 2025 22:42:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	EDI: BANKAMER	Mar 25 2025 22:42:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: PRA.COM	Mar 25 2025 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5301463	+ Email/PDF: bncnotices@becket-lee.com	Mar 25 2025 18:58:24	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5308929	EDI: PHINAMERI.COM	Mar 25 2025 22:42:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
5314448	Email/PDF: bncnotices@becket-lee.com	Mar 25 2025 18:58:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5301464	+ EDI: BANKAMER	Mar 25 2025 22:42:00	BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785
5318362	EDI: BANKAMER	Mar 25 2025 22:42:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
5301465	+ EDI: CITICORP	Mar 25 2025 22:42:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5301466	+ EDI: CITICORP	Mar 25 2025 22:42:00	CITI CARD/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5302382	+ Email/Text: bankruptcy@capvs.com	Mar 25 2025 18:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5322636	EDI: CITICORP	Mar 25 2025 22:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5301468	+ EDI: JPMORGANCHASE	Mar 25 2025 22:42:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5312193	+ Email/Text: RASEBN@raslg.com	Mar 25 2025 18:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5321399	Email/PDF: resurgentbknofications@resurgent.com		

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5302045	^	MEBN	Mar 25 2025 18:47:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5315098	+	EDI: CBSTDR	Mar 25 2025 18:40:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5301469	+	EDI: TDBANKNORTH.COM	Mar 25 2025 22:42:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5301470	+	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 25 2025 22:42:00	TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035
5316752	+	Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 25 2025 18:44:00	TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026
			Mar 25 2025 18:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5529158		Bank of America, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
5320616	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2025 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Bank Of America N.A. nj-ecfmail@mwc-law.com
Andrew M. Lubin	on behalf of Creditor BANK OF AMERICA N.A. nj-ecfmail@mwc-law.com
Denise E. Carlon	on behalf of Creditor Bank Of America N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com

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Keri P Ebeck

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Mario J. Hanyon

on behalf of Creditor Bank Of America N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Marisa Myers Cohen

on behalf of Creditor BANK OF AMERICA N.A. ecfmail@mwclaw.com

Robert J Kidwell, III

on behalf of Debtor 1 Marc Julien rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Marc Julien  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rjkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 11

**Information to identify the case:**

Debtor 1

**Marc Julien**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8238

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00544-MJC

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**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc Julien

3/25/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**